

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning , 2023, ending , 20 . See separate instructions.

Your first name and middle initial <b>JOHN M</b>		Last name <b>WILKIE</b>	Your social security number <b>119-34-3653</b>
If joint return, spouse's first name and middle initial <b>EUGENIA V</b>		Last name <b>WILKIE</b>	Spouse's social security number <b>561-48-8070</b>
Home address (number and street). If you have a P.O. box, see instructions. <b>4861 MARINERS COURT</b>			Apt. no.
City, town or post office. If you have a foreign address, also complete spaces below. <b>GALESVILLE</b>		State <b>MD</b>	ZIP code <b>20765</b>
Foreign country name	Foreign province/state/county		Foreign postal code

☐ You ☐ Spouse

**Filing Status** ☐ Single ☐ Head of household (HOH)  
☒ Married filing jointly (even if only one had income)  
Check only one box. ☐ Married filing separately (MFS) ☐ Qualifying surviving spouse (QSS)  
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

**Digital Assets** At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

**Standard Deduction** **Someone can claim:** ☐ You as a dependent ☐ Your spouse as a dependent  
☐ Spouse itemizes on a separate return or you were a dual-status alien

**Age/Blindness** You: ☒ Were born before January 2, 1959 ☐ Are blind Spouse: ☒ Was born before January 2, 1959 ☐ Is blind

**Dependents** (see instructions):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):	
				Child tax credit	Credit for other dependents
If more than four dependents, see instr. and check here <input type="checkbox"/>					

<b>Income</b>	<b>1a</b> Total amount from Form(s) W-2, box 1 (see instructions)	<b>1a</b>	<b>1,607</b>
<b>Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.</b>	<b>b</b> Household employee wages not reported on Form(s) W-2	<b>1b</b>	
<b>If you did not get a Form W-2, see instructions.</b>	<b>c</b> Tip income not reported on line 1a (see instructions)	<b>1c</b>	
	<b>d</b> Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	<b>1d</b>	
	<b>e</b> Taxable dependent care benefits from Form 2441, line 26	<b>1e</b>	
	<b>f</b> Employer-provided adoption benefits from Form 8839, line 29	<b>1f</b>	
	<b>g</b> Wages from Form 8919, line 6	<b>1g</b>	
	<b>h</b> Other earned income (see instructions)	<b>1h</b>	
	<b>i</b> Nontaxable combat pay election (see instructions)	<b>1i</b>	
	<b>z</b> Add lines 1a through 1h	<b>1z</b>	<b>1,607</b>
<b>Attach Sch. B if required.</b>	<b>2a</b> Tax-exempt interest	<b>2a</b>	<b>2,503</b>
	<b>3a</b> Qualified dividends	<b>3a</b>	<b>11,133</b>
	<b>4a</b> IRA distributions	<b>4a</b>	
<b>Standard Deduction for –</b>	<b>5a</b> Pensions and annuities	<b>5a</b>	
<ul style="list-style-type: none"><li>• Single or Married filing separately, \$13,850</li><li>• Married filing jointly or Qualifying surviving spouse, \$27,700</li><li>• Head of household, \$20,800</li><li>• If you checked any box under Standard Deduction, see instructions.</li></ul>	<b>6a</b> Soc. sec. ben.	<b>6a</b>	<b>46,618</b>
	<b>c</b> If you elect to use the lump-sum election method, check here (see instructions)		
	<b>7</b> Capital gain or (loss). Attach Schedule D if required. If not required, check here	<b>7</b>	<b>33,921</b>
	<b>8</b> Other income from Schedule 1, line 10	<b>8</b>	<b>-2,261</b>
	<b>9</b> Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your <b>total income</b>	<b>9</b>	<b>113,709</b>
	<b>10</b> Adjustments to income from Schedule 1, line 26	<b>10</b>	<b>0</b>
	<b>11</b> Subtract line 10 from line 9. This is your <b>adjusted gross income</b>	<b>11</b>	<b>113,709</b>
	<b>12</b> <b>Standard deduction or itemized deductions</b> (from Schedule A)	<b>12</b>	<b>33,759</b>
	<b>13</b> Qualified business income deduction from Form 8995 or Form 8995-A	<b>13</b>	<b>11</b>
	<b>14</b> Add lines 12 and 13	<b>14</b>	<b>33,770</b>
	<b>15</b> Subtract line 14 from line 11. If zero or less, enter -0-. This is your <b>taxable income</b>	<b>15</b>	<b>79,939</b>

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form **1040** (2023)

## Tax and Credits

16	Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972	16	3,823
3	<input type="checkbox"/>	17	
17	Amount from Schedule 2, line 3	18	3,823
18	Add lines 16 and 17	19	
19	Child tax credit or credit for other dependents from Schedule 8812	20	2
20	Amount from Schedule 3, line 8	21	2
21	Add lines 19 and 20	22	3,821
22	Subtract line 21 from line 18. If zero or less, enter -0-	23	123
23	Other taxes, including self-employment tax, from Schedule 2, line 21	24	3,944
24	Add lines 22 and 23. This is your total tax		

## Payments

25	Federal income tax withheld from:	25d	
a	Form(s) W-2	25a	
b	Form(s) 1099	25b	
c	Other forms (see instructions)	25c	
d	Add lines 25a through 25c	25d	
26	2023 estimated tax payments and amount applied from 2022 return	26	
27	Earned income credit (EIC)	27	
28	Additional child tax credit from Schedule 8812	28	
29	American opportunity credit from Form 8863, line 8	29	
30	Reserved for future use	30	
31	Amount from Schedule 3, line 15	31	
32	Add lines 27, 28, 29 and 31. These are your total other payments and refundable credits	32	
33	Add lines 25d, 26, and 32. These are your total payments	33	

If you have a qualifying child, attach Sch. EIC.

## Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	
35a	Amount of line 34 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	35a	
b	Routing number	c	Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number		
36	Amount of line 34 you want applied to your 2024 estimated tax	36	

Direct deposit?  
See instructions.

## Amount You Owe

37	Subtract line 33 from line 24. This is the amount you owe.	37	4,120
	For details on how to pay, go to <a href="http://www.irs.gov/Payments">www.irs.gov/Payments</a> or see instructions		
38	Estimated tax penalty (see instructions)	38	176

## Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☒ Yes. Complete below. ☐ No

Designee's name **YOAV KATZ** Phone no. **301-951-8700** Personal identification number (PIN) **46413**

## Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see instr.)
		<b>MANAGEMENT</b>	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see instr.)
		<b>EDUCATOR</b>	

Joint return?  
See instructions.  
Keep a copy for your records.

Phone no.	Email address
Preparer's name	Preparer's signature
<b>YOAV KATZ</b>	<b>YOAV KATZ</b>
Date	PTIN
<b>04/01/24</b>	<b>P01057947</b>
Check if: <input type="checkbox"/> Self-employed	

## Paid

## Preparer Use Only

Firm's name	Phone no.
<b>KATZ &amp; CO., P.A.</b>	<b>301-951-8700</b>
Firm's address	Firm's EIN
<b>4641 MONTGOMERY AVE STE 200</b> <b>BETHESDA MD 20814</b>	<b>52-1260827</b>

Go to [www.irs.gov/Form1040](http://www.irs.gov/Form1040) for instructions and the latest information.

Form 1040 (2023)

**SCHEDULE 1**  
**(Form 1040)**

Department of the Treasury  
Internal Revenue Service

**Additional Income and Adjustments to Income**

Attach to Form 1040, 1040-SR, or 1040-NR.  
Go to [www.irs.gov/Form1040](http://www.irs.gov/Form1040) for instructions and the latest information.

OMB No. 1545-0074

**2023**

Attachment  
Sequence No. **01**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

**JOHN M & EUGENIA V WILKIE**

Your social security number

**119-34-3653**

**Part I Additional Income**

<b>1</b>	Taxable refunds, credits, or offsets of state and local income taxes	<b>1</b>	
<b>2a</b>	Alimony received	<b>2a</b>	
<b>b</b>	Date of original divorce or separation agreement (see instructions):		
<b>3</b>	Business income or (loss). Attach Schedule C	<b>3</b>	
<b>4</b>	Other gains or (losses). Attach Form 4797	<b>4</b>	
<b>5</b>	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	<b>5</b>	<b>-2,261</b>
<b>6</b>	Farm income or (loss). Attach Schedule F	<b>6</b>	
<b>7</b>	Unemployment compensation	<b>7</b>	
<b>8</b>	Other income:		
<b>a</b>	Net operating loss	<b>8a</b>	( )
<b>b</b>	Gambling	<b>8b</b>	
<b>c</b>	Cancellation of debt	<b>8c</b>	
<b>d</b>	Foreign earned income exclusion from Form 2555	<b>8d</b>	( )
<b>e</b>	Income from Form 8853	<b>8e</b>	
<b>f</b>	Income from Form 8889	<b>8f</b>	
<b>g</b>	Alaska Permanent Fund dividends	<b>8g</b>	
<b>h</b>	Jury duty pay	<b>8h</b>	
<b>i</b>	Prizes and awards	<b>8i</b>	
<b>j</b>	Activity not engaged in for profit income	<b>8j</b>	
<b>k</b>	Stock options	<b>8k</b>	
<b>l</b>	Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	<b>8l</b>	
<b>m</b>	Olympic and Paralympic medals and USOC prize money (see instructions)	<b>8m</b>	
<b>n</b>	Section 951(a) inclusion (see instructions)	<b>8n</b>	
<b>o</b>	Section 951A(a) inclusion (see instructions)	<b>8o</b>	
<b>p</b>	Section 461(l) excess business loss adjustment	<b>8p</b>	
<b>q</b>	Taxable distributions from an ABLE account (see instructions)	<b>8q</b>	
<b>r</b>	Scholarship and fellowship grants not reported on Form W-2	<b>8r</b>	
<b>s</b>	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	<b>8s</b>	( )
<b>t</b>	Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	<b>8t</b>	
<b>u</b>	Wages earned while incarcerated	<b>8u</b>	
<b>z</b>	Other income. List type and amount:	<b>8z</b>	
<b>9</b>	Total other income. Add lines 8a through 8z	<b>9</b>	
<b>10</b>	Combine lines 1 through 7 and 9. This is your <b>additional income</b> . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8	<b>10</b>	<b>-2,261</b>

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 1 (Form 1040) 2023

**SCHEDULE 2**  
**(Form 1040)**

Department of the Treasury  
Internal Revenue Service

**Additional Taxes**

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to [www.irs.gov/Form1040](http://www.irs.gov/Form1040) for instructions and the latest information.

OMB No. 1545-0074

**2023**

Attachment  
Sequence No. **02**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

**JOHN M & EUGENIA V WILKIE**

Your social security number

**119-34-3653**

**Part I Tax**

1	Alternative minimum tax. Attach Form 6251	1	
2	Excess advance premium tax credit repayment. Attach Form 8962	2	
3	Add lines 1 and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17	3	

**Part II Other Taxes**

4	Self-employment tax. Attach Schedule SE	4	
5	Social security and Medicare tax on unreported tip income. Attach Form 4137	5	
6	Uncollected social security and Medicare tax on wages. Attach Form 8919	6	
7	Total additional social security and Medicare tax. Add lines 5 and 6	7	
8	Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required. If not required, check here <input type="checkbox"/>	8	
9	Household employment taxes. Attach Schedule H	9	
10	Repayment of first-time homebuyer credit. Attach Form 5405 if required	10	
11	Additional Medicare Tax. Attach Form 8959	11	
12	Net investment income tax. Attach Form 8960	12	
13	Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12	13	<b>123</b>
14	Interest on tax due on installment income from the sale of certain residential lots and timeshares	14	
15	Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000	15	
16	Recapture of low-income housing credit. Attach Form 8611	16	

*(continued on page 2)*

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 2 (Form 1040) 2023

**Part II Other Taxes** (continued)

<b>17</b> Other additional taxes:			
<b>a</b> Recapture of other credits. List type, form number, and amount:	<b>17a</b>		
<b>b</b> Recapture of federal mortgage subsidy, if you sold your home see instructions	<b>17b</b>		
<b>c</b> Additional tax on HSA distributions. Attach Form 8889	<b>17c</b>		
<b>d</b> Additional tax on an HSA because you didn't remain an eligible individual. Attach Form 8889	<b>17d</b>		
<b>e</b> Additional tax on Archer MSA distributions. Attach Form 8853	<b>17e</b>		
<b>f</b> Additional tax on Medicare Advantage MSA distributions. Attach Form 8853	<b>17f</b>		
<b>g</b> Recapture of a charitable contribution deduction related to a fractional interest in tangible personal property	<b>17g</b>		
<b>h</b> Income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A	<b>17h</b>		
<b>i</b> Compensation you received from a nonqualified deferred compensation plan described in section 457A	<b>17i</b>		
<b>j</b> Section 72(m)(5) excess benefits tax	<b>17j</b>		
<b>k</b> Golden parachute payments	<b>17k</b>		
<b>l</b> Tax on accumulation distribution of trusts	<b>17l</b>		
<b>m</b> Excise tax on insider stock compensation from an expatriated corporation	<b>17m</b>		
<b>n</b> Look-back interest under section 167(g) or 460(b) from Form 8697 or 8866	<b>17n</b>		
<b>o</b> Tax on non-effectively connected income for any part of the year you were a nonresident alien from Form 1040-NR	<b>17o</b>		
<b>p</b> Any interest from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund	<b>17p</b>		
<b>q</b> Any interest from Form 8621, line 24	<b>17q</b>		
<b>z</b> Any other taxes. List type and amount:	<b>17z</b>		
<b>18</b> Total additional taxes. Add lines 17a through 17z		<b>18</b>	
<b>19</b> Reserved for future use		<b>19</b>	
<b>20</b> Section 965 net tax liability installment from Form 965-A	<b>20</b>		
<b>21</b> Add lines 4, 7 through 16, and 18. These are your <b>total other taxes</b> . Enter here and on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b		<b>21</b>	<b>123</b>

**SCHEDULE 3**  
**(Form 1040)**

Department of the Treasury  
Internal Revenue Service

**Additional Credits and Payments**

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to [www.irs.gov/Form1040](http://www.irs.gov/Form1040) for instructions and the latest information.

OMB No. 1545-0074

**2023**

Attachment  
Sequence No. **03**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

**JOHN M & EUGENIA V WILKIE**

Your social security number

**119-34-3653**

**Part I Nonrefundable Credits**

1	Foreign tax credit. Attach Form 1116 if required	1	2
2	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441	2	
3	Education credits from Form 8863, line 19	3	
4	Retirement savings contributions credit. Attach Form 8880	4	
5a	Residential clean energy credit from Form 5695, line 15	5a	
b	Energy efficient home improvement credit from Form 5695, line 32	5b	
6	Other nonrefundable credits:		
a	General business credit. Attach Form 3800	6a	
b	Credit for prior year minimum tax. Attach Form 8801	6b	
c	Adoption credit. Attach Form 8839	6c	
d	Credit for the elderly or disabled. Attach Schedule R	6d	
e	Reserved for future use	6e	
f	Clean vehicle credit. Attach Form 8936	6f	
g	Mortgage interest credit. Attach Form 8396	6g	
h	District of Columbia first-time homebuyer credit. Attach Form 8859	6h	
i	Qualified electric vehicle credit. Attach Form 8834	6i	
j	Alternative fuel vehicle refueling property credit. Attach Form 8911	6j	
k	Credit to holders of tax credit bonds. Attach Form 8912	6k	
l	Amount on Form 8978, line 14. See instructions	6l	
m	Credit for previously owned clean vehicles. Attach Form 8936	6m	
z	Other nonrefundable credits. List type and amount:	6z	
7	Total other nonrefundable credits. Add lines 6a through 6z	7	
8	Add lines 1 through 4, 5a, 5b, and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20	8	2

(continued on page 2)

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 3 (Form 1040) 2023

**SCHEDULE A**  
**(Form 1040)**

Department of the Treasury  
Internal Revenue Service

**Itemized Deductions**

Attach to Form 1040 or 1040-SR.

Go to [www.irs.gov/ScheduleA](http://www.irs.gov/ScheduleA) for instructions and the latest information.

**Caution:** If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 16.

OMB No. 1545-0074

**2023**

Attachment  
Sequence No. **07**

Name(s) shown on Form 1040 or 1040-SR

**JOHN M & EUGENIA V WILKIE**

Your social security number

**119-34-3653**

**Medical**

**and**

**Dental**

**Expenses**

**Caution:** Do not include expenses reimbursed or paid by others.

1 Medical and dental expenses (see instructions)

1

**15,954**

2 Enter amount from Form 1040 or

1040-SR, line 11

2

**113,709**

3 Multiply line 2 by 7.5% (0.075)

3

**8,528**

4 Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-

4

**7,426**

**Taxes You**

**Paid**

5 State and local taxes.

a State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box ☒

5a

**1,116**

b State and local real estate taxes (see instructions)

5b

**5,501**

c State and local personal property taxes

5c

d Add lines 5a through 5c

5d

**6,617**

e Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing separately)

5e

**6,617**

6 Other taxes. List type and amount:

6

7 Add lines 5e and 6

7

**6,617**

**Interest**

**You Paid**

**Caution:** Your mortgage interest deduction may be limited. See instructions.

8 Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box ☐

a Home mortgage interest and points reported to you on Form 1098. See instructions if limited

8a

**18,926**

b Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address

8b

c Points not reported to you on Form 1098. See instructions for special rules

8c

d Reserved for future use

8d

e Add lines 8a through 8c

8e

**18,926**

9 Investment interest. Attach Form 4952 if required. See instructions

9

10 Add lines 8e and 9

10

**18,926**

**Gifts to**

**Charity**

**Caution:** If you made a gift and got a benefit for it, see instructions.

11 Gifts by cash or check. If you made any gift of \$250 or more, see instructions

11

**400**

12 Other than by cash or check. If you made any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500

12

**390**

13 Carryover from prior year

13

14 Add lines 11 through 13

14

**790**

**Casualty and**

**Theft Losses**

15 Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions

15

**Other**

**Itemized**

**Deductions**

16 Other—from list in instructions. List type and amount:

16

**Total**

**Itemized**

**Deductions**

17 Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 12

17

**33,759**

18 If you elect to itemize deductions even though they are less than your standard deduction, check this box ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 1040.

Schedule A (Form 1040) 2023

**SCHEDULE B**  
**(Form 1040)**

**Interest and Ordinary Dividends**

OMB No. 1545-0074

**2023**

Attachment  
Sequence No. **08**

Department of the Treasury  
Internal Revenue Service

Attach to Form 1040 or 1040-SR.  
Go to [www.irs.gov/ScheduleB](http://www.irs.gov/ScheduleB) for instructions and the latest information.

Name(s) shown on return

**JOHN M & EUGENIA V WILKIE**

Your social security number  
**119-34-3653**

Part I		Amount
<b>Interest</b>  (See instructions and the Instructions for Form 1040, line 2b.) <b>Note:</b> If you received a Form 1099-INT, Form 1099-OID, or substitute statement from a brokerage firm, list the firm's name as the payer and enter the total interest shown on that form.	1 List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see the instructions and list this interest first. Also, show that buyer's social security number and address:	
	<b>SANFORD BERNSTEIN #49664</b>	<b>1,141</b>
	<b>SANFORD BERNSTEIN #33033</b>	<b>1</b>
	<b>SANFORD BERNSTEIN #33032</b>	<b>32</b>
	<b>SANFORD BERNSTEIN #32989</b>	<b>134</b>
	<b>TRUIST BANK</b>	<b>108</b>
2 Add the amounts on line 1	<b>2</b>	<b>1,416</b>
3 Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815	<b>3</b>	
4 Subtract line 3 from line 2. Enter the result here and on Form 1040 or 1040-SR, line 2b	<b>4</b>	<b>1,416</b>
<b>Note:</b> If line 4 is over \$1,500, you must complete Part III.		

Part II		Amount
<b>Ordinary Dividends</b>  (See instructions and the Instructions for Form 1040, line 3b.) <b>Note:</b> If you received a Form 1099-DIV or substitute statement from a brokerage firm, list the firm's name as the payer and enter the ordinary dividends shown on that form.	5 List name of payer:	
	<b>SANFORD BERNSTEIN #49664</b>	<b>2,254</b>
	<b>SANFORD BERNSTEIN #33032</b>	<b>2,570</b>
	<b>SANFORD BERNSTEIN #32989</b>	<b>9,146</b>
6 Add the amounts on line 5. Enter the total here and on Form 1040 or 1040-SR, line 3b	<b>6</b>	<b>13,970</b>
<b>Note:</b> If line 6 is over \$1,500, you must complete Part III.		

Part III		Yes	No
<b>Foreign Accounts and Trusts</b>			
7a At any time during 2023, did you have a financial interest in or signature authority over a financial account (such as a bank account, securities account, or brokerage account) located in a foreign country? See instructions			<b>X</b>
If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements			
b If you are required to file FinCEN Form 114, list the name(s) of the foreign country(-ies) where the financial account(s) is (are) located:			
8 During 2023, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions			<b>X</b>

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule B (Form 1040) 2023



**SCHEDULE D**  
**(Form 1040)**

**Capital Gains and Losses**

OMB No. 1545-0074

Department of the Treasury  
Internal Revenue Service

Attach to Form 1040, 1040-SR, or 1040-NR.  
Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.  
Go to [www.irs.gov/ScheduleD](http://www.irs.gov/ScheduleD) for instructions and the latest information.

**2023**

Attachment  
Sequence No. **12**

Name(s) shown on return

**JOHN M & EUGENIA V WILKIE**

Your social security number

**119-34-3653**

Did you dispose of any investment(s) in a qualified opportunity fund during the tax year? ☐ Yes ☒ No

If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.

**Part I Short-Term Capital Gains and Losses — Generally Assets Held One Year or Less** (see instructions)

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
<b>1a</b> Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
<b>1b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box A</b> checked	<b>13,641</b>	<b>12,991</b>	<b>0</b>	<b>650</b>
<b>2</b> Totals for all transactions reported on Form(s) 8949 with <b>Box B</b> checked				
<b>3</b> Totals for all transactions reported on Form(s) 8949 with <b>Box C</b> checked				
<b>4</b> Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824			<b>4</b>	
<b>5</b> Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1			<b>5</b>	
<b>6</b> Short-term capital loss carryover. Enter the amount, if any, from line 8 of your <b>Capital Loss Carryover Worksheet</b> in the instructions			<b>6</b>	
<b>7</b> <b>Net short-term capital gain or (loss).</b> Combine lines 1a through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on the back			<b>7</b>	<b>650</b>

**Part II Long-Term Capital Gains and Losses — Generally Assets Held More Than One Year** (see instructions)

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
<b>8a</b> Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
<b>8b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box D</b> checked	<b>133,831</b>	<b>108,969</b>	<b>0</b>	<b>24,862</b>
<b>9</b> Totals for all transactions reported on Form(s) 8949 with <b>Box E</b> checked	<b>8,051</b>	<b>687</b>	<b>0</b>	<b>7,364</b>
<b>10</b> Totals for all transactions reported on Form(s) 8949 with <b>Box F</b> checked				
<b>11</b> Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824			<b>11</b>	
<b>12</b> Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1			<b>12</b>	
<b>13</b> Capital gain distributions. See the instructions			<b>13</b>	<b>1,045</b>
<b>14</b> Long-term capital loss carryover. Enter the amount, if any, from line 13 of your <b>Capital Loss Carryover Worksheet</b> in the instructions			<b>14</b>	
<b>15</b> <b>Net long-term capital gain or (loss).</b> Combine lines 8a through 14 in column (h). Then, go to Part III on the back			<b>15</b>	<b>33,271</b>

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule D (Form 1040) 2023

**Part III Summary**

<b>16</b> Combine lines 7 and 15 and enter the result .....	<b>16</b>	<b>33,921</b>
<ul style="list-style-type: none"> <li>• If line 16 is a <b>gain</b>, enter the amount from line 16 on Form 1040, 1040-SR, or 1040-NR, line 7. Then, go to line 17 below.</li> <li>• If line 16 is a <b>loss</b>, skip lines 17 through 20 below. Then, go to line 21. Also be sure to complete line 22.</li> <li>• If line 16 is <b>zero</b>, skip lines 17 through 21 below and enter -0- on Form 1040, 1040-SR, or 1040-NR, line 7. Then, go to line 22.</li> </ul>		
<b>17</b> Are lines 15 and 16 <b>both</b> gains? <input checked="" type="checkbox"/> <b>Yes.</b> Go to line 18. <input type="checkbox"/> <b>No.</b> Skip lines 18 through 21, and go to line 22.		
<b>18</b> If you are required to complete the <b>28% Rate Gain Worksheet</b> (see instructions), enter the amount, if any, from line 7 of that worksheet .....	<b>18</b>	
<b>19</b> If you are required to complete the <b>Unrecaptured Section 1250 Gain Worksheet</b> (see instructions), enter the amount, if any, from line 18 of that worksheet .....	<b>19</b>	
<b>20</b> Are lines 18 and 19 both zero or blank and are you not filing Form 4952? <input checked="" type="checkbox"/> <b>Yes.</b> Complete the <b>Qualified Dividends and Capital Gain Tax Worksheet</b> in the instructions for Form 1040, line 16. <b>Don't</b> complete lines 21 and 22 below.  <input type="checkbox"/> <b>No.</b> Complete the <b>Schedule D Tax Worksheet</b> in the instructions. <b>Don't</b> complete lines 21 and 22 below.		
<b>21</b> If line 16 is a loss, enter here and on Form 1040, 1040-SR, or 1040-NR, line 7, the <b>smaller</b> of:  <div style="display: flex; align-items: center;"> <ul style="list-style-type: none"> <li>• The loss on line 16; or</li> <li>• (\$3,000), or if married filing separately, (\$1,500)</li> </ul> <div style="margin-left: 10px;"> <div style="border-left: 1px solid black; height: 20px; width: 10px;"></div> <div style="border-left: 1px solid black; height: 20px; width: 10px;"></div> </div> </div>	<b>21</b>	( )
<b>Note:</b> When figuring which amount is smaller, treat both amounts as positive numbers.		
<b>22</b> Do you have qualified dividends on Form 1040, 1040-SR, or 1040-NR, line 3a?  <input type="checkbox"/> <b>Yes.</b> Complete the <b>Qualified Dividends and Capital Gain Tax Worksheet</b> in the instructions for Form 1040, line 16.  <input type="checkbox"/> <b>No.</b> Complete the rest of Form 1040, 1040-SR, or 1040-NR.		

**Sales and Other Dispositions of Capital Assets**

File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Go to [www.irs.gov/Form8949](http://www.irs.gov/Form8949) for instructions and the latest information.**2023**Attachment  
Sequence No. **12A**

Name(s) shown on return

**JOHN M & EUGENIA V WILKIE**

Social security number or taxpayer identification number

**119-34-3653**

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

**Part I Short-Term.** Transactions involving capital assets you held 1 year or less are generally short-term (see instructions). For long-term transactions, see page 2.

**Note:** You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 1a; you aren't required to report these transactions on Form 8949 (see instructions).

**You must check Box A, B, or C below. Check only one box.** If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

☒ **(A)** Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)

☐ **(B)** Short-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS

☐ **(C)** Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	SANFORD BERNSTEIN 33032		- SEE STMT VARIOUS	4,308	4,059			249
	SANFORD BERNSTEIN 32989		- SEE STMT VARIOUS	9,333	8,932			401
<b>2 Totals.</b>	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked)			<b>13,641</b>	<b>12,991</b>		<b>0</b>	<b>650</b>

**Note:** If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

**For Paperwork Reduction Act Notice, see your tax return instructions.**

Name(s) shown on return. Name and SSN or taxpayer identification no. not required if shown on other side

Social security number or taxpayer identification number

**JOHN M & EUGENIA V WILKIE****119-34-3653**

Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

**Part II Long-Term.** Transactions involving capital assets you held more than 1 year are generally long-term (see instructions). For short-term transactions, see page 1.

**Note:** You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 8a; you aren't required to report these transactions on Form 8949 (see instructions).

You **must** check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

☒ (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)

☐ (E) Long-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS

☐ (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the <b>Note</b> below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). <b>See the separate instructions.</b>		(h) <b>Gain or (loss)</b> Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	SANFORD BERNSTEIN 33032	- SEE STMT						
	VARIOUS	VARIOUS	56,190	54,034				2,156
	SANFORD BERNSTEIN 32989	- SEE STMT						
	VARIOUS	VARIOUS	77,641	54,935				22,706
<b>2</b>	<b>Totals.</b> Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if <b>Box D</b> above is checked), line 9 (if <b>Box E</b> above is checked), or line 10 (if <b>Box F</b> above is checked)			133,831	108,969		0	24,862

**Note:** If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return. Name and SSN or taxpayer identification no. not required if shown on other side

**JOHN M & EUGENIA V WILKIE**

Social security number or taxpayer identification number

**119-34-3653**

Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

**Part II Long-Term.** Transactions involving capital assets you held more than 1 year are generally long-term (see instructions). For short-term transactions, see page 1.

**Note:** You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 8a; you aren't required to report these transactions on Form 8949 (see instructions).

You **must** check Box D, E, or F below. Check **only one box**. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- ☐ (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
- ☒ (E) Long-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
- ☐ (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the <b>Note</b> below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). <b>See the separate instructions.</b>		(h) <b>Gain or (loss)</b> Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	SANFORD BERNSTEIN 32989 - SEE STMT	VARIOUS	VARIOUS	8,051	687			7,364
<b>2 Totals.</b> Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, <b>line 8b</b> (if <b>Box D</b> above is checked), <b>line 9</b> (if <b>Box E</b> above is checked), or <b>line 10</b> (if <b>Box F</b> above is checked)				8,051	687		0	7,364

**Note:** If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

**SCHEDULE E**

(Form 1040)

Department of the Treasury  
Internal Revenue Service

**Supplemental Income and Loss**

(From rental real estate, royalties, partnerships, S corporations, estates, trusts, REMICs, etc.)

Attach to Form 1040, 1040-SR, 1040-NR, or 1041.

Go to [www.irs.gov/ScheduleE](http://www.irs.gov/ScheduleE) for instructions and the latest information.

OMB No. 1545-0074

**2023**

Attachment  
Sequence No. **13**

Name(s) shown on return

Your social security number

**JOHN M & EUGENIA V WILKIE**

**119-34-3653**

**Part I Income or Loss From Rental Real Estate and Royalties**

**Note:** If you are in the business of renting personal property, use **Schedule C**. See instructions. If you are an individual, report farm rental income or loss from **Form 4835** on page 2, line 40.

**A** Did you make any payments in 2023 that would require you to file Form(s) 1099? See instructions Yes ☐ No ☒  
**B** If "Yes," did you or will you file required Form(s) 1099? Yes ☐ No ☐

**1a** Physical address of each property (street, city, state, ZIP code)

**A** 3908 GEORGETOWN CT, WASHINGTON, DC 200072127

**B**

**C**

1b	Type of Property (from list below)	2	For each rental real estate property listed above, report the number of fair rental and personal use days. Check the QJV box only if you meet the requirements to file as a qualified joint venture. See instructions.	Fair Rental Days	Personal Use Days	QJV
<b>A</b>	<b>1</b>			<b>365</b>		
<b>B</b>						
<b>C</b>						

Type of Property:

- 1 Single Family Residence    3 Vacation/Short-Term Rental    5 Land    7 Self-Rental  
2 Multi-Family Residence    4 Commercial    6 Royalties    8 Other (describe)

Income:		Properties:		
		A	B	C
3	Rents received	3	54,000	
4	Royalties received	4		
Expenses:				
5	Advertising	5		
6	Auto and travel (see instructions)	6	120	
7	Cleaning and maintenance	7		
8	Commissions	8		
9	Insurance	9	1,328	
10	Legal and other professional fees	10	3,050	
11	Management fees	11		
12	Mortgage interest paid to banks, etc. (see instructions)	12		
13	Other interest	13		
14	Repairs	14	5,500	
15	Supplies	15		
16	Taxes	16	12,944	
17	Utilities	17		
18	Depreciation expense or depletion	18	26,599	
19	Other (list) <b>SEE STATEMENT 1</b>	19	6,720	
20	Total expenses. Add lines 5 through 19	20	56,261	
21	Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file <b>Form 6198</b>	21	-2,261	
22	Deductible rental real estate loss after limitation, if any, on <b>Form 8582</b> (see instructions)	22	2,261	
23a	Total of all amounts reported on line 3 for all rental properties	23a	54,000	
23b	Total of all amounts reported on line 4 for all royalty properties	23b		
23c	Total of all amounts reported on line 12 for all properties	23c		
23d	Total of all amounts reported on line 18 for all properties	23d	26,599	
23e	Total of all amounts reported on line 20 for all properties	23e	56,261	
24	Income. Add positive amounts shown on line 21. Do not include any losses	24		0
25	Losses. Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here	25		2,261
26	Total rental real estate and royalty income or (loss). Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Schedule 1 (Form 1040), line 5. Otherwise, include this amount in the total on line 41 on page 2	26		-2,261

For Paperwork Reduction Act Notice, see the separate instructions.

Schedule E (Form 1040) 2023

## Foreign Tax Credit

(Individual, Estate, or Trust)

Attach to Form 1040, 1040-SR, 1040-NR, 1041, or 990-T.

Go to [www.irs.gov/Form1116](http://www.irs.gov/Form1116) for instructions and the latest information.

2023

Attachment  
Sequence No. 19

Name

Identifying number as shown on page 1 of your tax return

JOHN M

WILKIE

119-34-3653

Use a separate Form 1116 for each category of income listed below. See *Categories of Income* in the instructions. Check only one box on each Form 1116. Report all amounts in U.S. dollars except where specified in Part II below.

- a ☐ Section 951A category income      c ☒ Passive category income      e ☐ Section 901(j) income      g ☐ Lump-sum distributions  
b ☐ Foreign branch category income      d ☐ General category income      f ☐ Certain income re-sourced by treaty

h Resident of (name of country) **US UNITED STATES**

**Note:** If you paid taxes to only one foreign country or U.S. possession, use column A in Part I and line A in Part II. If you paid taxes to more than one foreign country or U.S. possession, use a separate column and line for each country or possession.

**Part I Taxable Income or Loss From Sources Outside the United States (for category checked above)**

i Enter the name of the foreign country or U.S. possession	Foreign Country or U.S. Possession			Total (Add cols. A, B, and C.)
	A	B	C	
RIC				
1a Gross income from sources within country shown above and of the type checked above (see instructions):				
<b>DIVIDENDS &amp; INTEREST</b>	<b>54</b>			<b>54</b>
b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions <input type="checkbox"/>				
<b>Deductions and losses (Caution: See instructions.):</b>				
2 Expenses <b>definitely related</b> to the income on line 1a (attach statement)				
3 Pro rata share of other deductions not <b>definitely related</b> :				
a Certain itemized deductions or standard deduction (see instructions)	<b>14,043</b>			
b Other ded. (attach stmt.)				
c Add lines 3a and 3b	<b>14,043</b>			
d Gross foreign source income (see instructions)	<b>54</b>			
e Gross income from all sources (see instructions)	<b>169,970</b>			
f Divide line 3d by line 3e (see instructions)	<b>0.0003</b>			
g Multiply line 3c by line 3f	<b>4</b>			
4 Pro rata share of interest expense (see instructions):				
a Home mortgage interest (use the Worksheet for Home Mortgage Interest in the instructions)	<b>6</b>			
b Other interest expense				
5 Losses from foreign sources				
6 Add lines 2, 3g, 4a, 4b, and 5	<b>10</b>			<b>10</b>
7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2				<b>44</b>

**Part II Foreign Taxes Paid or Accrued (see instructions)**

Country	Credit is claimed for taxes (you must check one) (j) <input checked="" type="checkbox"/> Paid (k) <input type="checkbox"/> Accrued	Foreign taxes paid or accrued							
		In foreign currency				In U.S. dollars			
		Taxes withheld at source on:			(p) Other foreign taxes paid or accrued	Taxes withheld at source on:			(u) Total foreign taxes paid or accrued (add cols. (q) through (t))
		(l) Date paid or accrued	(m) Dividends	(n) Rents and royalties	(o) Interest	(q) Dividends	(r) Rents and royalties	(s) Interest	
A						<b>17</b>			<b>17</b>
B									
C									
8 Add lines A through C, column (u). Enter the total here and on line 9, page 2									<b>17</b>

For Paperwork Reduction Act Notice, see instructions.

**Part III Figuring the Credit**

9	Enter the amount from line 8. These are your total foreign taxes paid or accrued for the category of income checked above Part I	9	17	
10	Enter the sum of any carryover of foreign taxes (from Schedule B, line 3, column (xiv)) plus any carrybacks to the current tax year. If you enter an amount on line 10 and you don't need to attach Schedule B, check here (see instructions) <input type="checkbox"/> (If your income was section 951A category income (box a above Part I), leave line 10 blank.)	10		
11	Add lines 9 and 10	11	17	
12	Reduction in foreign taxes (see instructions)	12		
13	Taxes reclassified under high tax kickout (see instructions)	13		
14	Combine lines 11, 12, and 13. This is the total amount of foreign taxes available for credit	14		17
15	Enter the amount from line 7. This is your taxable income or (loss) from sources outside the United States (before adjustments) for the category of income checked above Part I. See instructions	15	44	
16	Adjustments to line 15 (see instructions)	16		
17	Combine the amounts on lines 15 and 16. This is your net foreign source taxable income. (If the result is zero or less, you have no foreign tax credit for the category of income you checked above Part I. Skip lines 18 through 24. However, if you are filing more than one Form 1116, you must complete line 20.)	17	44	
18	<b>Individuals:</b> Enter the amount from line 15 of your Form 1040, 1040-SR, or 1040-NR. <b>Estates and trusts:</b> Enter your taxable income without the deduction for your exemption <b>Caution:</b> If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.	18	79,939	
19	Divide line 17 by line 18. If line 17 is more than line 18, enter "1"	19		0.0006
20	<b>Individuals:</b> Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 2. <b>Estates and trusts:</b> Enter the amount from Form 1041, Schedule G, line 1a; or the total of Form 990-T, Part II, lines 2, 3, 4, and 6. Foreign estates and trusts should enter the amount from Form 1040-NR, line 16. See instructions. <b>Caution:</b> If you are completing line 20 for separate category g (lump-sum distributions), or, if you file Form 8978, Partner's Additional Reporting Year Tax, see instructions.	20		3,823
21	Multiply line 20 by line 19 (maximum amount of credit)	21		2
22	Increase in limitation (section 960 (c)) (see instructions)	22		
23	Add lines 21 and 22	23		2
24	Enter the <b>smaller</b> of line 14 or line 23. If this is the only Form 1116 you are filing, skip lines 25 through 32 and enter this amount on line 33. Otherwise, complete the appropriate line in Part IV See instructions	24		2

**Part IV Summary of Credits From Separate Parts III (see instructions)**

25	Credit for taxes on section 951A category income	25		
26	Credit for taxes on foreign branch category income	26		
27	Credit for taxes on passive category income	27		
28	Credit for taxes on general category income	28		
29	Credit for taxes on section 901(j) income	29		
30	Credit for taxes on certain income re-sourced by treaty	30		
31	Credit for taxes on lump-sum distributions	31		
32	Add lines 25 through 31	32		
33	Enter the <b>smaller</b> of line 20 or line 32	33		2
34	Reduction of credit for international boycott operations. See instructions for line 12	34		
35	Subtract line 34 from line 33. This is your <b>foreign tax credit</b> . Enter here and on Schedule 3 (Form 1040), line 1; Form 1041, Schedule G, line 2a; or Form 990-T, Part III, line 1a	35		2



**Qualified Business Income Deduction  
Simplified Computation**

OMB No. 1545-2294

**2023**Department of the Treasury  
Internal Revenue Service

Attach to your tax return.

Go to [www.irs.gov/Form8995](http://www.irs.gov/Form8995) for instructions and the latest information.Attachment  
Sequence No. **55**

Name(s) shown on return

**JOHN M & EUGENIA V WILKIE**

Your taxpayer identification number

**119-34-3653**

**Note.** You can claim the qualified business income deduction **only** if you have qualified business income from a qualified trade or business, real estate investment trust dividends, publicly traded partnership income, or a domestic production activities deduction passed through from an agricultural or horticultural cooperative. See instructions.

Use this form if your taxable income, before your qualified business income deduction, is at or below \$182,100 (\$364,200 if married filing jointly), and you aren't a patron of an agricultural or horticultural cooperative.

1	(a) Trade, business, or aggregation name	(b) Taxpayer identification number	(c) Qualified business income or (loss)
i			
ii			
iii			
iv			
v			

  

2	Total qualified business income or (loss). Combine lines 1i through 1v, column (c)	2		
3	Qualified business net (loss) carryforward from the prior year	3	( )	
4	Total qualified business income. Combine lines 2 and 3. If zero or less, enter -0-	4	0	
5	Qualified business income component. Multiply line 4 by 20% (0.20)	5		
6	Qualified REIT dividends and publicly traded partnership (PTP) income or (loss) (see instructions)	6	56	
7	Qualified REIT dividends and qualified PTP (loss) carryforward from the prior year	7	( )	
8	Total qualified REIT dividends and PTP income. Combine lines 6 and 7. If zero or less, enter -0-	8	56	
9	REIT and PTP component. Multiply line 8 by 20% (0.20)	9		11
10	Qualified business income deduction before the income limitation. Add lines 5 and 9	10		11
11	Taxable income before qualified business income deduction (see instructions)	11	79,950	
12	Enter your net capital gain, if any, increased by any qualified dividends (see instructions)	12	44,404	
13	Subtract line 12 from line 11. If zero or less, enter -0-	13	35,546	
14	Income limitation. Multiply line 13 by 20% (0.20)	14		7,109
15	Qualified business income deduction. Enter the smaller of line 10 or line 14. Also enter this amount on the applicable line of your return (see instructions)	15		11
16	Total qualified business (loss) carryforward. Combine lines 2 and 3. If greater than zero, enter -0-	16	( )	0
17	Total qualified REIT dividends and PTP (loss) carryforward. Combine lines 6 and 7. If greater than zero, enter -0-	17	( )	0

For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Form **8995** (2023)

## RESIDENTIAL RENTAL

Statement 1 - Schedule E, Line 19 - Other Expenses

<u>Description</u>	<u>Gross Amount</u>	<u>Business Use Percentage</u>	<u>Net Amount</u>
HOMEOWNERS FEE	\$ 6,720		\$ 6,720
TOTAL	\$ 6,720		\$ 6,720

Form **1116****Form 1116 Page 1 Detail Worksheet****2023**

Name

Taxpayer Identification Number

**JOHN M & EUGENIA V WILKIE****119-34-3653**

Category of income

**PASSIVE INCOME**

						Total
<b>1a</b> Gross income:						
Foreign qualified dividends .....		<b>54</b>				<b>54</b>
Foreign capital gains .....						
Other foreign income .....						
Total gross income .....		<b>54</b>				<b>54</b>
<b>2</b> Expenses definitely related						
Expenses not definitely related:						
<b>3a</b> Certain itemized deductions .....						<b>14,043</b>
<b>3b</b> Other deductions .....						
<b>3c</b> Add lines 3a and 3b .....						<b>14,043</b>
<b>3d</b> Gross foreign source income .....		<b>54</b>				<b>54</b>
<b>3e</b> Gross income from all sources .....						<b>169,970</b>
<b>3f</b> Divide line 3d by line 3e .....						<b>0.0003</b>
<b>3g</b> Multiply line 3c by line 3f .....						<b>4</b>
<b>4a</b> Home mortgage interest .....						<b>6</b>
<b>4b</b> Other interest expense .....						
<b>5</b> Losses from foreign sources .....						
<b>6</b> Total deductions and losses (Add lines 2, 3g, 4a, 4b, and 5)						<b>10</b>
<b>8</b> Foreign taxes paid or accrued		<b>17</b>				<b>17</b>

Name

Taxpayer Identification Number

**JOHN M & EUGENIA V WILKIE****119-34-3653**

1. Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1.	<b>79,939</b>	
2. Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 3a*	2.	<b>11,133</b>	
3. Are you filing Schedule D?*			
<input checked="" type="checkbox"/> <b>Yes.</b> Enter the <b>smaller</b> of line 15 or 16 of Schedule D. If either line 15 or 16 is a loss, enter -0-			
<input type="checkbox"/> <b>No.</b> Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 7	3.	<b>33,271</b>	
4. Add lines 2 and 3	4.	<b>44,404</b>	
5. Subtract line 4 from line 1. If zero or less, enter -0-	5.	<b>35,535</b>	
6. Enter:			
\$44,625 if single or married filing separately,			
\$89,250 if married filing jointly or qualifying surviving spouse,	6.	<b>89,250</b>	
\$59,750 if head of household.			
7. Enter the smaller of line 1 or line 6	7.	<b>79,939</b>	
8. Enter the smaller of line 5 or line 7	8.	<b>35,535</b>	
9. Subtract line 8 from line 7. This amount is taxed at 0%	9.	<b>44,404</b>	
10. Enter the smaller of line 1 or line 4	10.	<b>44,404</b>	
11. Enter the amount from line 9	11.	<b>44,404</b>	
12. Subtract line 11 from line 10	12.	<b>0</b>	
13. Enter:			
\$492,300 if single,			
\$276,900 if married filing separately,	13.	<b>553,850</b>	
\$553,850 if married filing jointly or qualifying surviving spouse,			
\$523,050 if head of household.			
14. Enter the smaller of line 1 or line 13	14.	<b>79,939</b>	
15. Add lines 5 and 9	15.	<b>79,939</b>	
16. Subtract line 15 from line 14. If zero or less, enter -0-	16.	<b>0</b>	
17. Enter the smaller of line 12 or line 16	17.		
18. Multiply line 17 by 15% (0.15)	18.	<b>0</b>	
19. Add lines 9 and 17	19.	<b>44,404</b>	
20. Subtract line 19 from line 10	20.	<b>0</b>	
21. Multiply line 20 by 20% (0.20)	21.	<b>0</b>	
22. Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation Worksheet	22.	<b>3,823</b>	
23. Add lines 18, 21, and 22	23.	<b>3,823</b>	
24. Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet	24.	<b>9,151</b>	
25. <b>Tax on all taxable income.</b> Enter the <b>smaller</b> of line 23 or line 24. Also include this amount on the entry space on Form 1040, 1040-SR, or 1040-NR, line 16. If you are filing Form 2555, do not enter this amount on the entry space on 1040, 1040-SR, or 1040-NR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet	25.	<b>3,823</b>	

\*If you are filing Form 2555, these lines may be reduced (but not below zero) by your capital gain excess. Please refer to Foreign Earned Income Tax Worksheets - Excess Capital Gain for detail if the lines have been reduced.

Name

Taxpayer Identification Number

**JOHN M & EUGENIA V WILKIE****119-34-3653**If you are married filing separately and you **lived apart** from your spouse for all of 2023:

- Form 1040/1040-SR: Enter "D" to the right of the word "benefits" on line 6a.

1. Enter the total amount from <b>box 5</b> of all your <b>Forms SSA-1099</b> and <b>Forms RRB-1099</b> (if applicable) Also, enter this amount on Form 1040 or 1040-SR, line 6a.      Tp:      31,355      Sp:      15,263	1.	<b>46,618</b>
2. Multiply line 1 by 50% (0.50).	2.	<b>23,309</b>
3. Add the amounts on Form 1040 or 1040-SR, lines 1z, 2a, 2b, 3b, 4b, 5b, 7, and Schedule 1, line 10. Also, enter the total of any exclusion/adjustments for Qualified U.S. savings bond interest (Form 8815, line 14), adoption benefits (Form 8839, line 28), foreign earned income or housing (Form 2555, lines 45 and 50), certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	3.	<b>76,587</b>
4. Add lines 2 and 3	4.	<b>99,896</b>
5. Enter the total of the amounts from Form 1040 or 1040-SR, Schedule 1, lines 11 through 20, 23, and 25.	5.	
6. Subtract line 5 from line 4	6.	<b>99,896</b>
7. Enter \$25,000 (\$32,000 if married filing jointly; \$0 if married filing separately and you lived with your spouse at any time during 2023)	7.	<b>32,000</b>
8. Subtract line 7 from line 6. If zero or less, enter -0- <ul style="list-style-type: none"> <li>If line 8 is zero, stop here. None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2023, enter -0- on Form 1040 or 1040-SR, line 6b.</li> <li>If line 8 is more than zero, go to line 9.</li> </ul>	8.	<b>67,896</b>
9. Enter \$9,000 (\$12,000 if married filing jointly; \$0 if married filing separately and you lived with your spouse at any time during 2023)	9.	<b>12,000</b>
10. Subtract line 9 from line 8. If zero or less, enter -0-	10.	<b>55,896</b>
11. Enter the smaller of line 8 or line 9	11.	<b>12,000</b>
12. Enter one half of line 11	12.	<b>6,000</b>
13. Enter the smaller of line 2 or line 12	13.	<b>6,000</b>
14. Multiply line 10 by 85% (0.85). If line 10 is zero, enter -0-	14.	<b>47,512</b>
15. Add lines 13 and 14	15.	<b>53,512</b>
16. Multiply line 1 by 85% (0.85)	16.	<b>39,625</b>
17. Taxable benefits. Enter the smaller of line 15 or line 16. Also, enter this amount on Form 1040 or 1040-SR, line 6b.	17.	<b>39,625</b>
Percentage of total benefits received included as taxable income.		<b>85.0 %</b>

**Note:** If part of your benefits are taxable for 2023 and they include benefits paid in 2023 that were for an earlier year, you may be able to reduce the taxable amount shown on the worksheet. See Pub. 915 for details.

Form 1040

## Pension/Annuity Report

2023

Name

Taxpayer Identification Number

JOHN M &amp; EUGENIA V WILKIE

119-34-3653

T/S	Payer	Box 7 Code	Gross Distribution	Rollover	Taxable Amount
A	T	JPMORGAN CHASE BANK NA TEFRA ACCT J	7	25,431	25,431
B	---	---	---	---	---
C	---	---	---	---	---
D	---	---	---	---	---
E	---	---	---	---	---
F	---	---	---	---	---
G	---	---	---	---	---
H	---	---	---	---	---
I	---	---	---	---	---
J	---	---	---	---	---
K	---	---	---	---	---
L	---	---	---	---	---
M	---	---	---	---	---
N	---	---	---	---	---
O	---	---	---	---	---
Taxpayer			25,431	---	25,431
Spouse			---	---	---
Total			25,431	---	25,431

	NIIT	Capital Gain Distribution	Public Safety Officer Exclusion	Federal Withholding	State Withholding	Local Withholding
A	---	---	---	---	---	---
B	---	---	---	---	---	---
C	---	---	---	---	---	---
D	---	---	---	---	---	---
E	---	---	---	---	---	---
F	---	---	---	---	---	---
G	---	---	---	---	---	---
H	---	---	---	---	---	---
I	---	---	---	---	---	---
J	---	---	---	---	---	---
K	---	---	---	---	---	---
L	---	---	---	---	---	---
M	---	---	---	---	---	---
N	---	---	---	---	---	---
O	---	---	---	---	---	---
Taxpayer	---	---	---	---	---	---
Spouse	---	---	---	---	---	---
Total	---	---	---	---	---	---

Form 1040

## Salaries &amp; Wages Report

2023

Name

JOHN M &amp; EUGENIA V WILKIE

Taxpayer Identification Number

119-34-3653

T/S	Employer	Federal Wages	Federal Withheld	Soc Sec Wages
A T	JPMORGAN CHASE BANK, NA	1,607		1,607
B				
C				
D				
E				
F				
G				
H				
I				
J				
K				
L				
M				
	Taxpayer	1,607		1,607
	Spouse			
	Totals	1,607		1,607

	Soc Sec Withheld	Medicare Wages	Medicare Withheld	Soc Sec Tips	Allocated Tips	Dep Care Ben	Other, Box 14
A	100	1,607	23				
B							
C							
D							
E							
F							
G							
H							
I							
J							
K							
L							
M							
Taxpayer	100	1,607	23				
Spouse							
Totals	100	1,607	23				

	State	State Wages	State Withheld	Name of Locality	Local Wages	Local Withheld
A	MD	1,607				
B						
C						
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
Taxpayer		1,607				
Spouse						
Totals		1,607				

Form <b>1040</b>	<b>Electronic Filing - PDF Attachment Report</b>	<b>2023</b>
Name <b>JOHN M &amp; EUGENIA V WILKIE</b>		Taxpayer Identification Number <b>119-34-3653</b>
Title	Attachment Source	Proforma
FEDERAL ATTACHMENTS:  FORM 8949 EXCEPTION TO REPORTING SANFORD BERNSTEIN 33032	X:\WILKIE, JOHN & EUGENIA\EFILE PDF ATTACHMENT\SANFORD BERNSTEIN 33032 STATEMENT - 2023.PDF	NO
FORM 8949 EXCEPTION TO REPORTING SANFORD BERNSTEIN 32989	X:\WILKIE, JOHN & EUGENIA\EFILE PDF ATTACHMENT\SANFORD BERNSTEIN 32989 STATEMENT - 2023.PDF	NO